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VOICE NO. 703-306-0252

FROM T. Murray Smith

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PAGES (including cover) 17

MESSAGE

In re Application of: Gavin A. GROUNDS Examiner: Yogesh C. GARG
 Serial No.: 09/800,535 ✓
 Filed: March 6, 2001
 Title: METHOD AND APPARATUS FOR PROCESSING FINANCIAL TRANSACTIONS
 Attorney Docket No. 014208.1388

Please immediately notify Examiner Yogesh C. Garg by e-mail (or by telephone at 703-306-0252) that this cover sheet (with the enclosed Response) has been received. Thank you.

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